Looking Forward to a Dynamic Third Age

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Spanish Mapping Report

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The population analysis presented here has been performed on the Spanish population as a whole and, in nearly all cases, whenever it was possible for us, also on the differential demographic evolution of the Alicante province. The data used were obtained from the INE (Spanish initials for National Statistics Institute), basically from the aspects included in Demography and Population (singularly, Population and Household Projection, Ongoing Municipal Register Statistics, Population Censuses, Population Natural Movement and Basic Demographic Indicators; and we have also resorted to the Active Population Survey at some stage). No special mention has been made of the migratory movements which, despite their importance and decisiveness during the last decade, have seen their influence on the population as a whole reflected on all the remaining demographic magnitudes (population growth, greater or lesser ageing degree, contribution to birth rate) and, especially, because the medium-term projections may strongly fluctuate, as it can be easily verified through the analysis of the last few years. We have nearly always resorted to the projections available until 2028-29 because almost all of them can refer both to the whole of Spain and to the specific area that we are dealing with, the Alicante province, whereas those available until 2064 only refer to Spain as a whole and, moreover, they are practically a sort of continuation of the medium-term data available.

With all these data, and combining the real data available to the present day (those of 2014 for the aspects related to the Municipal Register and those of 2013 in aspects connected with the natural population movement) and the published estimates, the most essential data worth considering would be:

1. An ongoing population ageing process

A continuous percentual increase of advanced-age population groups took place in Spain throughout the 20th century. As can be seen in Table 1 of Annex 1, the population above a specific age has significantly grown in both sexes and all through the years analysed, the weight of individuals of a very advanced age becoming especially visible: for instance, if over-85s were almost the exception a few decades ago, it is estimated that they will account for 8.9% of the population in 2051. Although there will be more women among them, the change will become particularly evident among men: between 1960 and 2051—i.e. in less than one century—they will have increased their proportional weight more than 28 times. As for the group of over-55s, it grew strongly until 1941 and has tended to a certain stabilisation ever since.

The trend followed by the Alicante province during last century largely paralleled that of Spain as a whole, with slight nuances, though, such as the large population increase between 1960 and 1975 due to the industrialisation and tourism development process together with the subsequent arrival of foreign residents, whose numbers increased exponentially in numerous pre-coastal small municipalities and stressed our particular ageing. According to INE’s projections, ageing in Alicante—see Table 2 of Annex 1 will develop in parallel to ageing in Spain, although always with
a higher degree of ageing, largely because of the aforementioned seniors’ residentialism which, despite being nearly always linked to foreigners, also has a strong Spanish component (especially from the autonomous regions located in the north-west quadrant of the Iberian Peninsula).

Of course, the increase in the numbers of people such as 100-year-olds or over-85s is especially highlighted, but the highest proportion of ageing among the population as a whole does not correspond to them, but to the population comprised between the ages of 55 and 74, that is, the generations linked to the last years of working life and the first years after the legal age of retirement—a process which does not take place abruptly but rather gradually (pre-retirements, long unemployment stages, differentiated retirement ages according to professions and personal situations). The group comprised between these ages will not only increase its importance within society, both among males and among females, but it is actually bound to become essential in various social contexts—electoral weight, state social expenditure, support to all sorts of lower-aged generations…-. This group—reflected in Table 3 of Annex 1 for the whole of Spain and in Table 4 of Annex 1 for the specific case of Alicante—will foreseeably reach its maximum level of comparative importance around 2041, when it gets to represent 29% of Spain’s population. This evolution will be even more marked in Alicante.

Although institutions such as the Permanent University of the University of Alicante are targeted at the group of over-50s as a whole, due to the extremely strong labour activity of those who still find themselves in the early ages as well as to the gradual distancing from external activity by octogenarians, it is actually the individuals between 55 and 74 years of age that appear as the basic addressees of this cultural and training initiative. They already represent more than 22% of Alicante’s society and, far from going down, this percentage will strongly increase during the next fifteen years, always above the national average. To this must be added that they do so in a significantly balanced way between both sexes, insofar as the male predominance among the younger ones has already disappeared—but the clear female prevalence in the most longevious age segments has not begun yet. It seems clear that this demographic situation, which is apparently bound to remain structural for a long time, reinforces the need for all sorts of formative and cultural initiatives and schemes related to Preparation for Retirement.

Globally, as a reflection of the ageing process and also as a result of the transfer of the gravity centre in the demographic structure towards older ages, the Spanish population’s average age has done nothing but grow in recent decades and will tend to do so even more intensely in years to come (see Table 5, Annex 1). In Alicante, a comparatively young province throughout the past century, the average age is increasing even more strongly, and it will approach 50 years in less than a quarter of a century. Facing such a situation necessarily requires planning all kinds of policies aimed to adapt social, formative and cultural action—even economic activity—to a different society.
2.- The essential causes of ageing: from the achievements in quality of life improvement to the consequences derived from lower fecundity

The worldwide ageing process is essentially based on a clearly positive evolution of modern society: the increased life expectancy among the population, associated to all sorts of improvements, such as those linked to health, diet, population educational level, and the generalisation of some social welfare schemes... Life expectancy, which started to experience a strong increase with the decrease in child mortality rate along with the reduction and/or disappearance of the mortality associated with certain traditional epidemics and diseases, currently grows from the healthcare improvements made in more advanced ages. For this reason, there is not only an ongoing increase of life expectancy but also an improvement of the presumable life expectancy of citizens who have already reached 65 years of age. Thus, we currently enjoy an average life expectancy at birth that is near 80 years among males –and well above that in females. In fact, both sexes are likely to gain 3 or 4 more years during the next fifteen years. And we can additionally expect a very significant increase in the number of years lived after retirement: in about fifteen years’ time –around 2028– men who have reached the current age of retirement will live for more than two decades –a quarter of a century in the case of women (see Table 6 Annex 1).

The increased life expectancy obviously turns out to be essential when it comes to understanding the ageing process, but it is not less true that the extension of the population’s average age combines with a considerable decrease in the volume of new generations, as a result of the rapid birth rate drop experienced in Spain since the end of the baby boom of the 1960s and the early 1970s (see Table 7 Annex 1).

The decrease of Spanish fecundity was extremely fast between 1975 and 1985, linked both to the end of Franco’s dictatorship –with deep changes of mind set, especially among women, of their conception about the family and about the couple relationships as well as the possibility to use contraceptives– and to women’s access to the working world with the subsequent effects that the crisis of the Fordist model had on the labour market. The Spain of 1975, being one of the countries with the highest birth rate in Western Europe, clearly guaranteed the replacement rate of the population, with figures that only reached three children per woman in Alicante. In only fifteen years, the Fecundity Synthetic Rate (Spanish initials, ISF –children per woman–) had been cut by half; it plummeted around 1995 with one of the lowest values in the planet, and not even the immigration flood in the years around the turn of century made it possible to achieve a recovery. At present, with a deep economic crisis which especially affects women’s working conditions and materialises in insecure stability prospects, added to the considerable rate of emigration among young people and the return of many foreign women in their fertile age to their countries of origin, a change of trend can hardly be expected; on the contrary, the fall can be even more dramatic.

Furthermore, due to the increased participation of women in higher studies, and also to the fact that an increasingly high number of women try to consolidate their professional career in their
decisive years and to the labour precariousness suffered by many female young adults, Spain’s women not only have few children; they also have them at a particularly late age, compared to the rest of the world –which seems to reinforce the trend towards very low birth rates. Despite showing a slightly inferior maternity age, the Alicante province is no exception either. What is more, considering the extremely low children-per-woman figures, that very high maternity age mostly refers to the first child. Therefore, ageing is also occurring at the base level.

If we compare –even if it is briefly– the figures corresponding to the baby boom years with the most recent ones, the birth-rate situation is radically different. There were over ten million births in Spain from 1960 to 1974; between 1999 and 2013, with a significantly larger population, the number went down to 6.8 million; in the case of Alicante, the drop is considerably lower, 275 thousands as opposed to 256 –though the comparison is established in a province which had nearly doubled its inhabitants. This radical change of trend seems to explain why the –normal, foreseeable and positive– ageing process has taken place in such an accelerated way. A good base for the foreseeable increase of registrations at the UPUA can be found inside this group.

Closely related to the above, Table 8 of Annex 1 allows us to see how the ageing process has already led to a change in the natural increase, and the coming years will most probably bring a drastic change in a balance which has remained more or less stable in recent years thanks to the births connected to the massive immigration of women in their fertile age.

Although an evident demographic regression process had already been experienced in quite a few Spanish provinces since the mid-1970s as a result of rural exodus, which was particularly serious during the 1960s, Spain as a whole had managed to maintain a positive natural increase linked to the number of births, and later to the fact Spain was still not too aged a country. The arrival of immigrants consolidated this situation for some time, but a clear change of trend is already becoming visible in today’s Spain. In the case of Alicante, where the demographic dynamism was very marked during the industrial development years, the transformation was more accused, especially because a large proportion of our immigration, the one associated with EU retirees’ residentialism was situated at mature or advanced ages. The change of trend in the natural increase clearly transforms the scenario for the ageing process: in contrast with the globally growing society where we had lived until now, ageing will from now on be associated with a process of reduction in the absolute population –in other words, an evident demographic regression context. There will be approximately three deaths for each two births in Alicante during the next decade.

3.- An aged –and shrinking– society

INE’s projections, reflected in Table 9 of Annex 1 and Figure 2 of Annex 1, do not seem to leave any doubts whatsoever about the fact that the expectable ageing process will develop from now on within a framework of reduction in the absolute population, both in Spain as a whole and in the specific case of Alicante:
The drop, in both sexes and in all the years analysed, will take place on a permanent basis and, judging by INE’s forecasts about the following years, this is not going to be a passing situation but rather a trend that will become accelerated as years go by.

Nevertheless, the situation sharply contrasts with the forecasts referred to household structure (Table 10 of Annex 1). Despite the population decrease, the evolution in the number of households describes a tendency to increase in the next fifteen years, although that number may logically be reduced again during the following decades. The reduction in the size of households, both in Alicante and in Spain, takes place with the gradually increased percentage of one-person households or households with only two members, which have jointly represented a majority both nationally and at the level of the Alicante province since the early years of this century.

4.-A different kind of senior

The increase in the number of seniors within Spanish society—as a result of higher life expectancy, lower fecundity rates and the reduction both at the base and through the change in migration trends—is undeniable.

However, the stereotype of a senior citizen with respect to the traditional image that we have of them has also changed inside this different society.

Firstly, as can be checked in Table 11 of Annex 1, seniors’ academic level has been rapidly increasing in comparison with the one that they used to have just a few decades ago or with the preceding generation.

According to the 2011 census, nearly one tenth of those who had left behind the potential activity age—9.80% in the case of Alicante and almost the same percentage in Spain—were people who had studies beyond secondary education of some kind. This percentage had more than doubled with regard to the results of the previous decade, and the transformation was even more intense in the specific case of Alicante. Furthermore, another 40% more or less—41.4% of seniors in Alicante and 38.6% nationwide—had completed higher studies. In total, more than half of the population of that age in Alicante had taken post-compulsory studies.

In keeping with the same trend, the training level was significantly higher among people belonging to the generation who could now be in a position to start becoming involved in experiences such as the UPUA, i.e. among those who were between 45 and 54 back in 2011: over 20% of Spaniards and more than 15% of Alicante-born senior citizens of that age had completed higher studies—and secondary education had already become widespread too. In short, within the context of these initial ages or those close to senior training, almost 80% of older adults living in Alicante had enough post-compulsory training as to be able to follow more sophisticated study levels than the traditional older adult training programmes. By sexes, within these initial ages, the traditional advantage in terms of academic training that males had traditionally enjoyed is now clearly balanced among the younger generations who can access
senior universities, and the situation seems to tend towards a higher training level among females in the generations approaching the age of 50.

Another essential aspect worth considering is the labour evolution among older adult citizens. Using two very different sources, the EPA [Spanish initials for Active Population Survey] (with data corresponding to the 4th quarter) in Table 12 of Annex 1, along with the results of the last census, shown in Table 13 of Annex 1, it seems clear that the age groups which are more prone to participate in activities such as those organised by the Permanent University are also those in which the transition between the working world and retirement is taking place. Regardless of what legal ages say, that transition does not occur in a fixed or uniform way in the Spanish population; instead, from a collective point of view, there is a quite broad period during which a passage takes place from the ages with a higher degree of activity—a period which can sometimes be extended to a considerable extent, well beyond the theoretical age of retirement.

It is true, as shown by the figures, that the highest percentage of working life abandonment approximately coincides with the age of 65, but it is also true that a very significant drop already occurs from the age of 50, either because of the discouragement in the search for a job, or by the actual impossibility to find one, by diseases of all kinds, or by the lack of working activity within one part of the population, especially women. According to the data available, the decrease in labour activity takes place from the age of 50 and becomes much more visible around the age of sixty, when situations such as anticipated retirement, more or less agreed dismissals, or labour force adjustment plans reach high levels—which have shown a downward trend during the last few years, though. It is in this group that we can find a large part of the potential beneficiaries of training focused on Preparation for Retirement.

Nevertheless, it also deserves to be highlighted that working activity does not drastically finish for many of them when they reach the age of 65. According to the latest EPA results provided here, nearly 5% of the population between the ages of 65 and 69 are still working—curiously enough, with a higher balance in terms of sexes than in other ages. According to the Census, the percentage was slightly higher. These veteran workers, who should not necessarily be assumed to remain alien to these formative processes, actually provide us with examples showing that this is a flexible social segment that not always fits the clichés about old age. They nicely illustrate the fact that there is a chance for the three areas under discussion—work, abandonment of labour life, and training—to be differently related to one another within a society like the present one, characterised by an evident demographic decrease and an ageing trend.

Along with all the above, some forums like the website Envejecimiento [en red] (Online Ageing) are reflecting on the situations experienced by people of advanced age and the transformations which are permanently taking place in relation to this social group. Some of their reflections can prove useful to us when it comes to viewing this unstoppable ageing process as a framework of opportunities within an ever-transforming world. And not only in work-related aspects, where ageing is undoubtedly going to provide an increasingly large world of opportunities for a wide variety of professions, from those related to assistance to those situated in the context of leisure or
training. Thus, depending on the interests and needs in the world of training addressed to older adults, as reflected by the Encuesta sobre Equipamiento y Uso de Tecnologías de la Información y Comunicación en los hogares [Survey on Equipment and Use of Information and Communication Technologies in Households], carried out by the INE in 2013, access to the Internet, as well as its utilisation, was growing fast among 65-to-74-year-olds. It is additionally worth highlighting that not only there is an increased life expectancy during old age but also more years during which this life expectancy is free of disabilities that can limit social life, a social life which Spaniards see as essential and which, despite the growth in the numbers of one-person households, is still closely linked to the family. Thus, whereas the last census showed that only 3.3% of over-65s lived in old age residences—a percentage well below that of North-Atlantic countries, for instance—most of them kept direct contact, even on a daily basis, with their sons and daughters, in a much higher proportion than most Europeans, according to Eurostat’s survey on Distribution of the population aged 65 and over by type of household (EU-SILC). It is towards this type of population that is trying to adapt to the new relationship formats while they simultaneously maintain frequent social contact that the initiatives related to older adult training in our geographical context will have to be oriented. Furthermore, because of the high life expectancy and the still low impact of divorce among the cohorts examined, a large part of the Spanish senior population continues to live in a couple, especially in the case of men—whose wives or partners usually survive them.

There is truly a recent trend towards a reduction in the risk of poverty for seniors—according to the most recent Encuesta de Condiciones de Vida [Survey on Living Conditions] carried out by the INE, but this is not so much due to an improvement in their own conditions as to the fact that conditions have now worsened for the population as a whole. Since the segment of over-65s is closely associated with the collection of pensions which have depreciated to a lesser extent than real salaries, and which have not been directly affected by unemployment increases, their comparative position is better—even though that does not really imply an improvement. Part of that population group is additionally assuming an increasingly important solidarity role within the social fabric through their own family networks. Finally, and according to the same aforementioned survey, the study about the intergenerational transmission of poverty in 2011 revealed, amongst other conclusions, that the risk of poverty was lower among those with a higher educational level and also that children’s academic level was related to that of their parents. In a society like the Spanish one, where the role of seniors in essential aspects of collaborative family networks is acquiring more and more importance—via help by taking care of grandchildren, support to meet family needs…—the active social role is not likely to disappear fast either when retirement arrives; what is more, the lifelong training of older adults—and the active help that they will be consequently better prepared to supply—can become a highly valuable asset for society as a whole.
Conclusions of the Demographic Analysis: A Different society, different challenges

Some essential conclusions can be drawn from previous analysis and results:

a) The ageing process in Spain, especially in the province of Alicante, will maintain its acceleration if the confluence of different phenomena that aim to that direction continues. The factors that influence this process are mainly life-expectancy increase, caused by improvement in health, hygiene, and nutrition conditions; a decrease in the fertility index, produced by women’s change of mentality; job insecurity; increase of the age at which first pregnancies are produced; the paralysation or end of an exceptional immigration process that was carried out at the beginning of the century; and, a trend towards the migration of qualified workers to foreign countries.

b) This ageing process, reinforced by the lack of populational increase due to immigration and the extreme low natality, has generated a situation of negative population growth rate and of absolute population decrease. All in all, the adequacy of social policies and economic activity to the new situation must be a priority.

c) The current generation of senior citizens differs radically from preceding peers because of their higher educative level. Moreover, women have achieved a similar status to men, so the level of studies is balanced between sexes. As a consequence, citizens between 55 and 74 demand and incentivise participation in training and learning activities.

d) Finally, this populational group, which is becoming increasingly important in our country due to its demographic weight, demands programmes for social involvement and participation. This need is complemented with the retirees’ will to maintain their significant role both in their family network of descendants, and in the society they belong to; for example, they can participate in social volunteering, or enrol in Internet social networks among other social participative possibilities. Moreover, the demographic results show that there is a substantial span of time in the transition from active labour to retirement. Consequently, all these circumstances, which are also opportunities, are undeniable challenges for the training of new generations of senior citizens. Thus, training has to be forcefully adapted to evolving demographic changes in order to be successful.
SENIOR POPULATION LABOUR MARKET AND RETIREMENT SCHEMES

Estimate data on Labour Market and Retired Population classified by age groups

Total Population 46,727,890 (on 1st January 2013)
Total Working population 17,139 (in thousands)

Working Population By Sex And Age Group. Absolute values and percentages over total population by sex.
(See Figure 1 Annex 1)

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Men Percentages</th>
<th>Women Percentages</th>
<th>Men Absolute Values</th>
<th>Women Absolute Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>16 to 24 years</td>
<td>4.4</td>
<td>4.6</td>
<td>424.3</td>
<td>364.0</td>
</tr>
<tr>
<td>25 to 34 years</td>
<td>21.6</td>
<td>23.9</td>
<td>2070.1</td>
<td>1890.0</td>
</tr>
<tr>
<td>35 to 44 years</td>
<td>32.0</td>
<td>31.6</td>
<td>3076.0</td>
<td>2495.1</td>
</tr>
<tr>
<td>45 to 54 years</td>
<td>26.8</td>
<td>25.9</td>
<td>2576.3</td>
<td>2050.5</td>
</tr>
<tr>
<td>55 to 64 years</td>
<td>14.3</td>
<td>13.2</td>
<td>1373.0</td>
<td>1042.5</td>
</tr>
<tr>
<td>65 years and over</td>
<td>0.9</td>
<td>0.7</td>
<td>86.2</td>
<td>55.9</td>
</tr>
</tbody>
</table>

(See Figure 3 Annex 1)

Following the census from the Ministry of Labour, Employment and Social Security, in 2013 there were 5,450 thousand retirement pensions in a population of 46,727,890 (data from 1st January 2013).

<table>
<thead>
<tr>
<th>Age Group</th>
<th>Percentage</th>
<th>Men Absolute Values</th>
<th>Women Absolute Values</th>
</tr>
</thead>
<tbody>
<tr>
<td>45 to 54 years</td>
<td>0.8</td>
<td>32.2</td>
<td>11.2</td>
</tr>
<tr>
<td>55 to 64 years</td>
<td>11.7</td>
<td>446.9</td>
<td>191.9</td>
</tr>
<tr>
<td>65 and over</td>
<td>87.5</td>
<td>3347.8</td>
<td>1822.7</td>
</tr>
</tbody>
</table>

Summary on Spanish Retirement Schemes. Compulsory or Voluntary Retirement Age (current legislation) – traditions and developments. Genre Dimension. Part-Time Retirement Schemes. – possibilities and statistics

As a result of the financial crisis, Spain introduced a series of reforms on pension schemes. From 2011 onwards, certain policies started to be implemented such as the increase of the retirement age, from 65 to 67 in 2007, and the broadening of the period for the calculation of pension contribution bases.
From that year onwards, new actions began to be adopted in order to bound pension schemes to a retirement benefit index. Therefore, rather than automatically linking the index to inflation, in the future pensions will be increased on a basic rate fixed at 0.25%. This rate may increase, provided economic environment is favourable. From 2019 onwards, pensions will be linked to life-expectancy projections or to pensions revaluation index.

Spanish legal system establishes the same retirement age for men and women both in public and private sectors. Therefore, the increase in the retirement age concerns both sexes.

**Retirement Schemes**

In a contributory scheme that is integrated within both general and special social security schemes, retirement benefits consist of a lifelong, inalienable, and imprescriptible pension.

**Social Security General Scheme**

**Regular Retirement**

The beneficiaries are the affiliate workers that are subscribed to the Social Security General Scheme, or are in an equivalent situation. Those citizens must comply with established conditions such as age, minimum contribution period, and materialising risk. Affiliate workers that on the date of the risk materialisation are not contributing or in an equivalent situation can also become beneficiaries if they meet the requirements regarding age and contribution rates.

The requirements are as follows:

- **Age** – 67 years old, or 65 when it is possible to attest 38 years and 6 months of contribution. The transition from 65 to 67 years old will be progressively implemented between 2013 and 2027. Likewise, the increase of years of contribution from 35 to 38 years and 6 months will be enforced during the same period.
- **Minimum period of contribution**: 15 years

The benefits of the pension are calculated by adding to the established basic quantity a percentage that varies depending on the number of years of contribution.

**Early Retirement**

It is the pension that is given before the age needed for regular retirement, provided that some conditions are met. Coefficients are usually reduced in these cases.

**Modalities**

- **Early retirement by work termination not caused by the freewill of the worker**
  In order to benefit from this modality, the person must be registered as seeking for employment for at least 6 months (the termination of employment must have been due to collective layoff, death or retirement of employer, force majeur, gender violence, or caused by...
court’s decisions according to law). The requirements are to be no more than 4 years younger than the ordinary retirement age and to have a minimum contribution period of 33 years.

- **Early retirement caused by the freewill of the worker.** The requirement is to be no more than 2 years younger than the ordinary retirement age and to have a minimum contribution period of 35 years.

- **Early retirement caused by disability.**

**Partial Retirement Plan**

It is a retirement plan initiated before or after the regular age of retirement, which is combined with a part-time employment contract. This contract may also be bound to a relief contract. The beneficiary can be any employee subscribed to a social security plan that complies with the requirements of a retirement pension, as follows:

- People younger than 65 or than the retirement age that should be applicable in each case.
  - 33 years of contribution are required as a minimum.
  - Years in service: 6 years
  - Partial-Time Contract: reduction of working hours and salary between 25% and 50% as a maximum, or about 75% when the employee on a relief contract is hired full-time.

- People older than 65 or than the retirement age that should be applicable in each case.
  - A simultaneous relief contract is not necessary, provided there is a reduction in the number of working hours between 25% and 50% as a maximum.
  - Beneficiaries do not have to comply with a specific number of years in service and they can be hired full-time or on partial-time.

The pension should be compatible with the part-time contract, and if that is the case, with other part-time contracts that were previous or subsequent to the partial retirement situation. This later condition is applicable provided the working hours do not increase.

The pension will be incompatible with another pension that may be yielded from to another job different form the part-time contract.

Partial retirement pensions terminate due to:
- the pensioner’s death
- the recognition of the rights to regular or early retirement plans
- the recognition of the rights to a permanent-disability pension that has been declared incompatible
- the termination of the part-time employment, except when the pensioner has the right of receiving unemployment benefits, or other substitute provisions. In that case the termination will be realized when the benefits or provisions will cease.
Flexible Retirement Plans

A flexible retirement plan implies the possibility of combining a retirement pension, already executed, with a part-time job, which does not exceed the working hours established in the Workers’ Statute. The consequence is the reduction in the pension allowance in inverse proportion to the applicable reduction in the working hours (a minimum of 25%, and a maximum of 50%) in relation to a comparable full-time worker.

The pensioner, previous to the commencement of the job must communicate this situation to the responsible managing agency.

The contributions made as a result of the job earnings during a flexible retirement plan will be used to upgrade the allowance of the worker’s pension.

Social Security General Schemes – Special Schemes

With effect from 1st January 2012, the special scheme for domestic and agricultural workers is integrated in the Social Security General Scheme.

SPECIAL SCHEMES

- Special scheme for self-employed and freelancers
- Special scheme for workers of the coal mining industry
- Special scheme for workers with total permanent disability

Basic Legislation (See Annex 2)

INITIATIVES AND SURVEYS – GENERAL VISION

The Ministry for Education, Social Policy and Sports, through the IMSERSO (Institute for Senior Citizens and Social Services), published in 2008 a Guide for Satisfactory Retirement whose main objective was to facilitate the adaptation to retirement.

The document aims to provide guidelines for the reflexion upon the relevance of the changes that are experienced in the years around retirement. It also highlights the importance of personal, social and legal resources necessary to face this new situation. Indeed, the guidelines try to make the citizen conscious of the necessity of foreseeing the changes before they actually happen.

The document pretends to modify some hackneyed posits on retirement; especially, it claims that it is essential to adopt positive attitudes and behaviours that facilitate the way in which we face the changes forced by retirement , so that citizens are able to make their own decisions and take their life into their own hands.

As regards research, one of the leading research groups in Spain is the Grupo de Investigación para el Envejecimiento (GIE, Research Group on Ageing) from the Science Park of the University of Barcelona, supervised by Dr. Ricardo Moragas Moragas, who is the Chief
Researcher. From June to September 2006, this research group carried out a study on the preparation for retirement in Spain by means of a semi-closed survey, with a sample of 382 people. All the respondents were older than 50 and belonged to the following organizations that collaborate with the GIE: AMMA Relief and Care Resources, FATEC, UDP, and CEOMA. The survey had four sections and covered the following topics: the first section was devoted to socio-demographic data, such as age, gender, type of job, and level of education. The second dealt with the type of retirement plan and year of retirement. The third was concerned with the period of adaptation and the preparation for retirement. The fourth focused on life-quality during retirement. Finally, other aspects covered were centred on programmes for retirement preparation, retirees’ concerns and reflections, organizations and institutions that should take care of the preparation for retirement, among others.

The majority of respondents believe that the most adequate organizations to be in charge of pre-retirement training are, firstly the retirees’ former companies (44%), and, secondly, (40.3%) Social and Health Care Administration.

Training or courses or other similar terms are typically used to identify the Preparation for Retirement with formal education. The study shows that this is a limitation as the implication of being educational programmes seems to be a setback due to common misconceptions, such as that ‘at certain ages is not possible to learn’, or ‘all that is needed for life has already been learned’. Therefore, using the terms formal education and senior citizen is sometimes out of place. Even though this view is starting to disappear, it is still attached to the community ethos.

In fact, it is certain that a more realistic vision is needed to face this new stage in life and that retirees require effective top-quality information just at the moment when they are confronting the problems caused by this change in life.

Apart from information, it is important to raise awareness about the new situation pensioners are going to encounter, especially, about the decisions they have to make that will be decisive for the future economic, personal, social and political life. Besides, all these decisions must be based on new facts and factors.

The study shows that as in any social service it is important than the offer for the preparation for retirement answers the demands that citizens freely express. However, senior citizens typically ignore their necessities, as changes have not yet been experienced, until the moment when retirement arrives. In contrast to other life stages, there is little social discussion due to scarce interest. Therefore, topics and contents are usually selected by course organizers, as there is not a specific demand from stakeholders. Nevertheless, although it does not seem still feasible nowadays, the ideal situation will be to enquire future retirees about the topics they are interested in.
Research has concluded that retirement, as a universal experience affecting all job positions, requires adequate resources adapted to the reality of each group of potential retirees. Thus, specific programmes that acknowledge different needs are a must, especially those that distinguish the nature, educative level, work experience, and economic status of the attendees.

As regards other surveys conducted in Spain, the company Aegon has been publishing during the last three days results of fieldwork that focus on attitudes towards the preparation for retirement. The results yielded are used to produce an annual index, called Aegon Retirement Readiness Index (ARRI). This survey also offers interesting information about the functions performed by companies and governments in the process. In 2014, 900 workers and 100 retirees were surveyed in order to study the difference of opinion between active and retired citizens.

In general, the terms used to refer to retirement are highly positive. Spaniards are prone to associate retirement with positive-loaded words such as ‘pleasure or enjoyment’ (37%), ‘leisure’ (34%) and ‘freedom’ (33%). Nevertheless, some negative terms are close in the percentages, for instance 22% of the respondents chose the word ‘insecurity’.

Companies could become a useful resource, but they are underused for these purposes. In those cases were the companies were involved, their services were considered very useful. However, the majority of employees (51%) state that their companies do not offer any type of assistance or retirement plan; other 14% do not know if these services are offered.

Immediate retirement is still frequent in Spain. Although a lot of countries are in the process of transition towards a gradual retirement, the majority of Spaniards still expect to retire completely and immediately when the moment arrives (52%). Followed by more than a fifth (21%) who are planning to change their working system, for example, by enrolling in part-time jobs in a short/long term. In contrast, 13% of the interviewees claim that they will continue working in the same way, once they get the official age for retirement.

Spain occupies the thirteenth place in the ranking for the preparation for retirement of a total of 15 countries. Spain punctuation in the ARRI index is 5 (out of 10). The punctuation is low which points out to the fact that the majority of Spaniards are not prepared for retirement.

Initiatives for the Preparation for Retirement

Being ready to live a golden age after retirement implies to know how to take care of oneself, how to face this time from a psychological point of view, and how to plan one’s economy. All these aspects are part from the UN and the European Union recommendations and are included in the social policies of the majority of countries.
Experts advise to initiate preparation during the last four or five years of the working life in order to prevent the negative consequences and to facilitate the transition towards retirement, by means of gradually adapting one’s life project to the new situation.

Training courses for retirement preparation are usually adapted to workers’ context and situation (profession, cultural level, health situation, etc.). Thanks to them future retirees learn how to deal with health changes, social relations, and also how to establish aims and goals. In spite of the fact that preparation may yield positive results for retirees, nowadays there are still few people that register in this type of courses in our country.

There are numerous institutions involved in the preparation for retirement that offer initiatives for this post-working stage of life. Public administrations, social services, companies, and universities offer to future retirees the possibility of receiving consultancy services from specialised professionals. This is due to the fact that retirement exceeds many people’s capacity for adaptation and they even wonder if they would have enough money to maintain the same standard of living, or if they will get bored. They question their own utility and even their identity. These premises may cause insecurity and distress in the future. Therefore, there are courses led by psychologists who advise through the retirement process and that have proved to be valuable to improve the experience and guarantee success in this vital change of life.

The typical content of these courses embraces three different fields:

- Revenues, finances, and retirement benefits
- Health
- Education, socio-cultural issues and leisure
- Social relations and activities

In general, the objectives of the course highlight the following ideas:

- To give enough information to face with better understanding and with specific tools the transition towards retirement.
- To foster reflection upon this reality and this vital point in life in order to be able to promote a good quality of life for future retirees.
- To understand retirement as any other moment in life that has its own distinctive features with great possibilities for personal development.
- To know and be able to confront ageing psychosocial aspects, at the same time we dissociate from ageing its negative cultural implications such as passivity, inactivity, and status and power loss. Therefore, one can learn how to face the possible concerns and fears that often worry the people that live this moment.

The counsellors will support citizens at the final moment of their careers and in the beginning of their new life cycle.

- They will inform and facilitate the discovery of personal advantages that come together with retirement.
• They will dissociate retirement from typical myths and misconceptions.
• They will know the psychological changes associated to ageing in order to facilitate the transition, and eliminate fallacies.
• They will teach how to advise to acquire healthy habits and to plan for future life.
• They will design strategies to foster self-awareness and personal development associated to this stage of life.

In the next section, there is a list of some associations, companies and institutions that offer courses for the preparation for retirement:

1. Associations and Federations

**Federació d’Associacions de Gent Gran de Catalunya**  [www.fatec.cat](http://www.fatec.cat)  (Federation of Elders Associations from Catalonia)

They offer active ageing courses called “La vida continua” (Life Continues) which are aimed to recently retired or pre-retired people, people who are close to retirement, groups from companies with collective layoffs, unions, elder groups or associations, and professional associations. They give guidance and advice about different retirement issues, both from the practical side, and from a personal development perspective.

They are 10-hour courses and have the following modules:

- Retirement: a new stage in your personal project
- Health
- Economic planning during retirement
- Social participation and environment

**Confederación Española de Aulas de Tercera Edad** (CEATE- Spanish confederation of third age classrooms)

This is a pioneer institution in Spain that offers this kind of training. It has developed more than 200 courses on retirement preparation, called “Vivir nuestro tiempo” (Living Our Time), in all Autonomous Communities for more than 25 years. Their objective is to prepare the retirees for their new situation.

The course syllabus, which covers more than 200 hours, has the following topics:

1. Preparation for retirement: a right and a necessity.
2. Workers facing retirement.
3. Social stereotypes about retirement and ageing.
4. The third age, a social alienated group.
5. The process of ageing in individuals.
8. Culture, leisure and free time during retirement.
9. Incorporation of the retiree in social life.
10. Old age, a time to live.

Confederación Española de Organizaciones de Mayores (CEOMA- Spanish Confederation of Elder Organizations)

They have created the project called “Madurez Vital” (Vital Maturity) which is a training programme for preparing and helping elders that are in the retirement age. This programme claims that this phase in life is favourable in order to open new healthy and positive horizons, through which retirees’ involvement in their community and society is fostered.

Its main aim is to promote elder, retired or pre-retired people’s activities in order to contribute to improve their motivation, their health and standards of life. The programme is structured in four modules that cover different aspects, such as economy, health, volunteer work, community involvement, and inter-generational relations.

ADECCO Foundation

In 2014, ageing index reached a historical peak in Spain. There are already 112 people older than 64 for every group of 100 that is younger than 16, so some companies have decided to respond to the ageing of the population and they will try to promote the positive coexistence of generations as part of a strategic plan in 2015. Companies, being conscious of the ageing process that our society is suffering, have established, as one of their most important plans of action, the search for a balance between the labour force who are more than 45, and the workers of less than 30.

ADECOO Foundation presented this and other relevant data in their report on CSR (Corporate Social Responsibility). This study was carried out by 150 CSR and Human Resources managers from large companies in our country and highlighted the priorities set by the mangers in charge of these policies.

Many companies are responding to the ageing process that our population pyramid is undergoing. They understand that it is paramount to promote adequate policies in order to guarantee the sustainability of the pension system.

When the retirement age was fixed at 65 in Spain, workers could barely retire. Life expectancy was lower and only a few exceptions were in position of continuing working when they arrived to that age. Nowadays, more than 50 years after, retirement age has not been practically modified, but for the extension until 67. Anyway, in spite of that extension that pretends to lengthen the working life as a key measure to guarantee the sustainability of the system, many workers older than 45 are still finding difficulties in finding a job. Nowadays, it should be unconceivable to discriminate a person older than 45 as they can be at the halfway point of their careers. Fortunately, the report results yield that companies are more and more conscious and are starting to take steps to guarantee a better future for these people.
Consequently, ADECCO Foundation advocates the development and fostering of intergenerational relations in companies through training and mentoring programmes with young and senior pairings, which both prepare the senior worker for retirement and encourage the integration of the younger worker.

Corporate volunteering, as presented by ADECCO, pretends to be one of the great allies so that companies could develop their policies in attention to social diversity, as they promote staff training so that once retired, they could devote more time to mentoring and volunteer work. Not surprisingly, this is considered a great tool as employees can give the best of themselves, feel useful, and fulfilled as they collaborate in the training of the people most in need (for instance, people with disabilities and/or youngsters); at the same time, barriers and stereotypes on elder workers are removed in these companies.

2. Companies

Unión Fenosa, an electrical power company, has been a pioneer in offering their workers and spouses courses for the preparation for retirement. From 1981 onwards, the company organizes a seminar whose objective is to prepare employees to get into a new stage of life: retirement. These seminars pretend to enhance the standards of life of the future retirees so they can have a healthy and sound ageing process.

The courses are organized as discussion sessions and may be grouped in the following topics:
1. Health and Active Life.
2. Retirement and Family.
4. Legal, Economic and Fiscal Issues.

3. Unions

The major unions in Spain (CC.OO-Comisiones Obreras and UGT-Unión General de Trabajadores) offer courses for the preparation for retirement.

Autonomous Regions, Regional Governments, City Councils and Public Administration Institutes.

Practically all Autonomous Regions offer courses or workshops about the preparation for retirement through Regional Governments, and City Councils. The objective is to facilitate the adaptation of senior citizens, close to the age of retirement, to their new familiar, social and cultural situation.

Also, Public Administration Institutes train their personnel in seminars that aim to disseminate information and practical knowledge among future retirees and partners. Moreover, they also foster participation and awareness about the new stage that life is offering them, just like they encourage their active participation in society from retirement onwards.
In general, the topics that are covered are:

2. Health and Care: nutrition, eating habits, physical activity.
3. Social Issues: social meaning of retirement, participative possibilities, resources and community services.
4. Legal Issues and Economic planning of retirement.

Nowadays, neither public nor private educational and training centres have as their aim to offer initiatives like these to the general public. Some educational institutions have offered it within their training schemes for employees; examples are the University of Seville or Salamanca—though it is not an offer open to society as a whole. It has already been explained that a reduction of working hours is established in the case of the University of Alicante when the pre-retirement period arrives, and consideration is being given to the preparation and implementation of a ‘farewell plan’ which includes a series of services and benefits to prevent employees from feeling dissociated from the institution and to help them cope with this adaptation process. Some other initiatives have been undertaken by organisations such as MUFACE, IMSERSO, AENA, which have been imparted by the INGESS (INSTITUTO DE FORMACIÓN EN GERONTOLOGÍA Y SERVICIOS SOCIALES [Institute for Training in Gerontology and Social Services].

There are actually offers of Permanent and Lifelong Training, Training for Active and Healthy Ageing, but without any explicit references to preparation for retirement and entry into the third age. That is the case of the Permanent University of the University of Alicante as well as of other formative centres and initiatives which are available in Spain, some from the town councils and residents’ associations—at times free of charge and on other occasions with registration fees.

FOCUS GROUP WITH LOCAL STAKEHOLDERS

This section has been implemented by means of a Focus Group on November 11th 2014. The group is made up of 16 people, 8 men and 8 women. They constitute a representative group—which is in keeping with the guidelines given by the Mapping coordinator. These are retired people who develop an intense activity (training for life, voluntary service, research and household/family tasks) and who are both members of the University of Alicante and individuals outside that educational context, as well as a significant number of still active adults, some of them near the age of retirement and other younger ones who are linked to training, to human resources management, and to the defence of social sectors and workers’ right (trade union representatives).

Our intention was to shape a heterogeneous, multidisciplinary group characterised by gender equality, the members of which are familiar with the reality of seniors in our country as well as with what the transition into retirement has meant or may eventually mean. They all have the capacity to reach a wide variety of social sectors and professional groups, which is of paramount
importance when it comes to transmitting any outcomes and progress achieved in the BALL project and, above all, to contacting possible future users and/or addressees of the training and products resulting from the BALL Project.

Their ages are comprised between 35 and 77 years. They are all residents in Alicante.

The debate session which was video-recorded with the attendants’ permission, lasted two and a half hours. (See Annex 3 – Complete Focus Group)

We started expressing our thankfulness to everyone present for their willingness to take part in the FOCUS GROUP; we carried out a general presentation of the project and invited everyone to introduce themselves so that a welcoming atmosphere could be created in order to favour focal debate.

The debate began with the provision of information about the aims sought with the BALL project, about the Mapping work package to which this focus group belongs, and about the background provided by some socio-demographic outcomes relative to the population ageing process and to retirement conditions for Spain as well as to EU recommendations.

Questions made for the discussion:

- What activities do you think are being performed at the moment that will facilitate people’s entry into the third age? And more precisely to retired and pre-retired people so that they do not have to focus exclusively on topics related to finance and health?

A basic issue is that while you are autonomous, everything is fine, and you do not need to worry about these matters, even if they offer them to you, but when you get older, everything is little and, however, you are not prepared. This is even more striking in the rural context, where the population ageing problem worsens; there are not so many companies and initiatives focused on training and sometimes (depending on which Autonomous Region) the infrastructures or socio-health resources available to seniors are insufficient.

At present, financial institutions are undertaking initiatives which propose pension and insurance plans to make it easier for older adults to enter old age. Nevertheless, most of these plans are deceitful economic schemes which are aimed at the middle class. In reality, and from a social point of view, a large number of people will not be able to enjoy an economically decent retirement. Many people reach retirement at a very old age and without any resources, and it would be necessary to focus on those who are most in need too.

Precisely these campaigns carried out by insurance companies and banking institutions with strategic aims associated with the private enterprise sector and the achievement of financial profit are actually making older adults afraid, even though Spain has good pension and public healthcare schemes (through a tax and intergenerational system). An effort should be made to promote training initiatives which can remove that feeling of fear.
Apart from these initiatives, a number of public institutions, seniors’ associations and private foundations are preparing older adults to face retirement. The same is being done by entities related to health for the purpose of encouraging healthy ageing among senior citizens. Such activities include courses about social and psychological aspects such as personal relationships, social participation and the environment, voluntary service, problem-solving and also about the resources and services that older adults need to reach the age of retirement.

Furthermore, some large-sized private firms along with public institutions like the University of Alicante offer the chance for over-60s to be able to reduce their working hours up to a maximum of two hours per day, keeping their entire pay. From 63 years of age, and after thirty years’ service, they will be able to reduce their working hours by 50%, working –keeping their entire pay as well. This is the way to guarantee that individuals will be able to leave their working activity in a progressive way, which will permit a gradual adaptation to the new stage.

- What actors or managers are –or should be– involved in this task? How do they approach this task?

Firstly, it is firms that should systematically deal with these tasks and initiate actions like these from the age of 40, even though this seems much easier for large- and middle-sized companies than for small ones.

Similarly, trade unions, business organisations and associations should also facilitate older adults’ entry into the third age.

Local administrations are the ones which stand the closest to citizens and should also implement policies meant to prepare the population for retirement.

We cannot forget that the State is the entity that treats all citizens as equals, which is why it should equally assume the responsibility of articulating this through other institutions, above all those oriented to training and with a universal character. It becomes obvious that actions should be supported in order to reach all citizens from the central government’s initiative, and through associationism as well.

An essential role in this respect can correspond to Residents’ Associations when it comes to working for this necessary preparation for retirement, additionally encouraging other intergenerational actions among their members.

An important solution to promote preparation towards retirement (being a volunteer is only possible if you are ready and not only active and responsible but also useful) would be to promote voluntary service inside society. This would provide a partial solution in relation to this training required as a step prior to retirement which additionally introduces you into a process of continuity concerning both activities and social relationships beyond the working life. However, the voluntary service that is developing as a widespread and spontaneous phenomenon in society, and from NGOs and the association movement, does not usually
seem too interesting to states and socio-economic and market policies (because they make no economic contributions and do not generate monetary transactions either, they are not highly valued). This should be one of the topics to be demanded: the EU should incorporate the assessment of this work into the GDP and into the economy of countries offering these voluntary services.

In short, every segment of society must become involved, insofar as the preparation for retirement should be approached as something natural within the life process.

- **Are companies or institutions preparing employees for retirement and for their entry into the third age?**

A number of large firms are already preparing their employees for retirement, and using active policies within their training schemes –examples are Telefónica and Unión Fenosa. Their initiatives focus on legal, economic and tax- and health-related aspects as well as on some issues connected with social reality and personal relationships. Nevertheless, this is far from widespread in Spanish society –and it is not enough either. It often depends on firms’ sizes, and on their profit and loss accounts, as well as on their sensitivity regarding their Human Resources. The University of Alicante has assigned importance to this matter through its Safety and Health Committee.

- **Are trade unions and citizens’ associations preparing their members for it?**

The two most important trade unions: CC.OO. (Comisiones Obreras) and UGT (Unión General de Trabajadores) offer their members courses focused on preparation for retirement.

Likewise, various civic associations and federations have long offered this type of course. Worthy of mention is CEATE (Confederación Española de Aulas de la Tercera Edad [Confederation of Third Age Classrooms]), considered a true pioneer in this training format. For more than 25 years, it has developed over two hundred courses in all Spanish Autonomous Regions with the aim of preparing retirees for the new situation that they are about to face. A high degree of activity has also been shown by the Confederación Española de Organizaciones de Mayores (CEOMA) [Spanish Confederation of Seniors’ Associations] which –through its project ‘Madurez Vital [Vital Maturity]’– seeks to contribute to older adults’ development during the retirement period by means of initiatives meant to make seniors more active and to allow them to become involved in society, thus eradicating their discrimination.

In any case, the actions described above should never replace the commitment required on the part of the State; hence the need to make possible a synergy of interests between the different actors and managers of this plan for training and preparation towards retirement, insofar as there are services that we cannot provide (since not all of them can be covered by the State).
If the social benefit is assessed and when we verify that it exists and it is valid, it would be necessary to promote such actions and to give them a boost via (trained) volunteers as an action plan within the framework of social alternative services delivered by citizens.

- Do both public and private educational and training centres offer this type of training or course to prepare people for retirement or the entry into the third age?

Nowadays, neither public nor private educational and training centres have as their aim to offer initiatives like these to the general public. Some educational institutions have offered it within their training schemes for employees; examples are the University of Seville or Salamanca—though it is not an offer open to society as a whole. It has already been explained that a reduction of working hours is established in the case of the University of Alicante when the pre-retirement period arrives, and consideration is being given to the preparation and implementation of a ‘farewell plan’ which includes a series of services and benefits to prevent employees from feeling dissociated from the institution and to help them cope with this adaptation process. Some other initiatives have been undertaken by organisations such as MUFACE, IMSERSO, AENA, which have been imparted by the INGESS (INSTITUTO DE FORMACIÓN EN GERONTOLOGÍA Y SERVICIOS SOCIALES [Institute for Training in Gerontology and Social Services).

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- In your opinion, is it necessary to receive preparation before the arrival of old age and retirement? Is this option available to you? Have you used it yourself or do you know people who use it?

Preparation for the third age is necessary. Some people have very clear ideas about what inactivity in the labour world in the future will mean to them because they have well-defined hobbies together with activities that they plan to perform when they stop working; they perfectly know what they want to spend their time on. Nevertheless, a large number of individuals face retirement with uncertainty, and consequently, see this as a problem.

It is a difficult issue to deal with because, before retirement, people tend not to be interested in this topic, it does not worry them because it seems to them as something very distant. The only concern for people is to make sure that retirement does not leave them in a situation of social exclusion, especially in economic terms. However, it would be necessary to raise awareness among people so that they can be prepared and informed about the new stage that they will soon have to live through.
For us, an early preparation is absolutely essential, and it should be started and introduced by the actual firms where people work, as just another part of the training given to their Human Resources. These courses should already be organised at the age of 40, and more so at the present time, knowing the socio-economic uncertainties that loom over many future retirees. Furthermore, in numerous cases, people change from having a tremendously active life to stopping completely and having nothing to do. That is when the problem appears: what to do when you retire. It is necessary for you to continue feeling that you are useful and an active person, because highly problematic situations arise during retirement as far as health and social exclusion are concerned. This is closely related to society’s perception of Seniors: they are not sufficiently valued because they are no longer part of the workforce and, consequently, they are not economically productive. They are only “old men and women” (“grandpas and grandmas”) and are otherwise socially invisible, except for the fact that they keep consuming social and healthcare resources –which makes society see them as an expense.

In addition to the above, in the present-day work situation, the situation of those who remain professionally active (in the past, people used to reach retirement after nearly 40 years working, as people entered the labour market very early; whereas nowadays people start working very late with more than 25 or 30 years of age, and they can only work for another 20 years more or less). These two types of workers sometimes coexist in work centres nowadays and that provokes uncomfortable situations. Some people cannot wait to retire, and they face work in a pathological way, older adults with never-ending working days and a stressful situation at their workplaces.

People need to reconcile work and leisure before retiring, and thus to avoid dependence on work and to refrain from being trapped inside social circles related to the labour environment –otherwise, they will have a terrible time when retirement arrives. Nevertheless, the current economic crisis has led the largest segment of working people –‘social middle class’– to be afraid of the retirement that is about to come, which is likely to leave them in a situation of socio-economic exclusion –and for this reason, working conditions at present can sometimes be really difficult to understand. Most of the training that is made at companies has as its aim to increase the qualification of their human resources as well as to improve the effectiveness and productivity both of the worker and of the company itself, as well as to go up in the promotion ladder and to earn more money.

The new generations have different ideas about the roles in family life and seek to reconcile work, family and leisure to a greater extent. However, this advantage has a negative counterweight in the critical situation of the labour market that they have to face, which often makes them prioritise finding a job as opposed to other options related to the preparation for something that still seems to be very far away.
• How long before retirement should this preparation be ready and available to citizens?

Several psychological studies connected with retirement have established a 1-to-2-year long adaptation period. This period should start before the end of the working life with some strategies such as those related to the replacement in people’s jobs, exerting the role of a trainer for the person that will take over our position; reduction of working hours with the introduction of new activities, etc.

In general, though, it is our conviction that retirement is an issue that should have to be dealt with from early ages. In fact, the concept of ageing should be taught to children during the primary education stage, so that they can become aware of this natural process –thus avoiding the negative stereotype associated with senior citizens as well as the fear of getting old. It would additionally be necessary to instil in schoolboys and girls appreciation for the activities carried out by those seniors, like the grandparents who look after their grandchildren, insofar as the tasks performed by seniors, and especially by senior women, are not valued, as a result of which they become invisible for society. Perhaps the work that grandparents do taking care of their grandchildren could be included in the GDP –that would be an interesting proposal.

Companies should become involved in the preparation for retirement with courses near the age of 40, after which public institutions would have to continue this task. Also the economic preparation for retirement must start when people are 40, and they usually have a more or less consolidated job, and their most significant investments have already been done –e.g. the choice or purchase of a dwelling or a car– and it is possible for them to start thinking about the future (this is what usually happens in the middle class context). People need to be aware of the fact that, due to the increased life expectancy among the population, it is precisely at the end of life that we need the most financial resources, around the age of 80, which is when people start to become dependent. When this age arrives, the family model structure has often been broken, which provokes the isolation of many seniors. In the specific case of Spain, the attention to dependent seniors whose pension does not suffice to cover the needs which arise with ageing and cause social isolation is largely neglected.

There will also be a need for preparation in the social environment, insofar as a change of status occurs after leaving our job and the consequent need to adapt to new activities. In our specific context, the Permanent University has served as a highly useful tool that is appreciated by seniors because it helps them succeed in the social challenges that retirement poses, like integration and (inter)personal relationships, to quote but a few.

Socialisation is one the most important issues that must inevitably be dealt with. In fact, 2012 was declared as the European Year of Active Ageing and Intergenerational Solidarity, thanks to which a large number of initiatives were promoted all over Spain. However, maybe it would be a good idea to establish the possibility of undertaking periodical initiatives aimed at keeping the new generation informed about the fact that they are gradually getting older too.
Such initiatives could include formative strategies without an economic repercussion meant to work on intergenerationality and the need to coexist, encouraging social relationships as well.

- If they exist, and if they have been experienced, have the methods used in these activities and their success ever been subject to evaluation? Have their outcomes been assessed?

The impact of the aforementioned initiatives on retirement has not been evaluated and therefore we do not know the extent to which they have had any effects on society. However, there are actually studies related to the impact of Older Adult University Programmes during retirement and to the Quality of Life of those who take part in them. Several doctoral theses and research papers have recently been published about these issues in the field of Gerontology and Econometrics in the light of the impact that becomes visible among the groups of older adults involved in these programmes oriented towards personal development and active ageing (Vilaplana Prieto, C. 2010 and 2011, and Fernández Ballesteros, R. 2012).

- Can any trends be identified in this field of preparation for ageing?

As has been previously pointed out, due to the demographic problem derived from population ageing, and following the recommendation of member states at the UNECE (United Nations Economic Commission for Europe), the Ministerial Conference on Ageing held in Vienna in 2012 adopted a decision to implement the Madrid International Plan on Active Ageing (MIPAA), through which national programmes for ‘Active Ageing’ were promoted from the Ministry of Healthcare and the Directorate-General of the IMSERSO (Institute of Seniors and Social Services) that covered all the relevant aspects of a person: physical and mental health, activity (occupational therapy), physical exercise, socialisation, family relationships, etc. This meant a boom in this trend of preparation for ageing in the period 2011-12. Nevertheless, it was basically aimed at very old people (65+), seeking to avoid dependence and promoting personal autonomy, rather than focused on people getting ready for retirement and old age.

If people receive preparation for retirement in advance:

- being better trained and more informed, it will be possible for them to avoid complicated situations that the new situation may entail; and
- at the same time, it will prove easier to specify and materialise collaboration channels between the different social actors.

It is really important to prepare people through the provision of adequate training, since having more tools at their disposal will allow seniors to be in a stronger position, and we will definitely stand better chances of preventing future problems.
Can we try to identify or suggest actions for the future development of this preparation towards retirement?

The formative actions which could be included in the future with the aim of preparing older adults for retirement definitely have to cover a number of issues that can be structured around the following areas:

a) Time management
b) Full-time return to family coexistence/loneliness
c) Management of economy and basic rights for retired people
d) Healthy ageing: physical activity, diet, healthy habits (avoiding the consumption of drugs, tobacco, alcohol…)
e) Social and intergenerational relationships
f) Mourning and disease (psychological and emotional training for coping)
g) Voluntary service and associationism for citizen participation

CONCLUSIONS

Only a few (large-sized) private companies and public institutions—together with some national confederations and local associations—are preparing older adults to face retirement within their Health and Prevention and Corporate Social Responsibility schemes. These activities include courses about a variety of social and psychological aspects, namely: social relationships, social participation and the environment, voluntary service, psychology, problem-solving and also about resources and services that seniors may need when they reach the age of retirement.

Other public enterprises offer the possibility for over-60s to progressively reduce their working hours, keeping their entire pay, up to a maximum of two hours per day. Nevertheless, this is unfortunately neither a widespread trend in Spanish society nor a representative image of what is actually happening.

The State is the entity that treats all citizens on an equal footing, which is why it should at least assume the responsibility of articulating these preparation-for-retirement efforts through other institutions. Companies, along with trade unions, business organisations and all sorts of associations, should make a systematic contribution to that preparation—and of course, local administrations too; the fact that the latter are so close to citizens should make it easier for them to carry out policies meant to prepare the population for retirement.

At present, neither public nor private educational and training centres have set themselves as their goal to offer this type of initiative to society as a whole. A number of educational institutions have offered it within their training plans for employees—as is the case in the Universities of Seville or Salamanca—but never as an offer open to the general public.
Retirement needs to be approached long before it arrives. Companies should become involved in this preparation with courses around the age of 40, thus starting a task that would subsequently be continued by public institutions.

Some of the fields that could be dealt with in these formative actions to prepare seniors for retirement are listed below:

- management of time and social skills
- health and emotional management
- economy
- legal and bureaucratic issues
- social and intergenerational relationships
- voluntary service
- associationism
- physical activity and organised sport (orientation)
- technological applications for information and communication

Preparation for retirement pursues a number of aims, among which stand out that citizens…

- reflect on the changes entailed by retirement, which are usually connected with the use of the new free time, the social and family contacts which are maintained after leaving work, and with the economy. These are all aspects which require a certain degree of adaptation and which can seriously affect quality of life if they are not optimally resolved.
- understand that change forms part of human beings’ life and that retirement is nothing but one change of all those which are experienced throughout our lifetime. If a positive attitude towards retirement is adopted, that will allow us to become aware of all the advantages that retirement can bring us.
- learn to know their inner self a bit better, since that is essential for a better adaptation to the changes that retirement entails. Achieving a deeper self-knowledge means knowing more about aspects such as personality, personal preferences, trends and emotions. All these dimensions make us unique and special, and they are bound to influence our way of understanding reality, and they can also help us value the importance of broadening and consolidating our network of friends and acquaintances. The advent of retirement allows us to have more time available to deepen our relationships with relatives and friends. It is well-known that having friendly people around them is one of the things that most satisfies human beings, regardless of their age and condition. It suffices with desiring it and, on some occasions, with improving our social skills.
- wish to fully enjoy the new leisure time that retirement provides them with. Interests and hobbies that we have always had can now be resumed, and it is also possible to take up a new hobby that enables us to keep (physically and mentally) fit, to feel productive, to meet other people and, in short, to be happy.
know the different ways to make the most of their goods and assets (mainly the dwelling which, as a general rule, is the item that concentrates the highest economic value). Different financial institutions, Banks and Savings Banks, offer products which give us the chance not only to plan our economy but also to make relevant decisions with regard to our personal autonomy. Now then, it is necessary to examine these products very carefully to avoid being deceived with expectations beyond our reach.

• grasp the scope of their rights and obligations as Social Security pensioners. It is of paramount importance to know what type of retirement pension we are receiving and where we can seek help and advice in case of doubt. We need to understand that retirement does not imply a loss, but the maintenance of Social Security rights and even additional services and benefits to which we could by no means have access in other stages of our lives.

As for the Preparation for Retirement and the age groups on which it focuses, a special emphasis must be placed on the maturity of individuals and on eradicating the clichés about the inability to learn when people reach old age. Human beings can be educated and, as proved by Gerontology, the education of an ageing person is an alternative that will make it possible to improve his/her quality of life, and people can obviously learn at any age as long as the right didactics is used.

BIBLIOGRAPHY

(See Annex 4)
## ANNEX 1 – DEMOGRAPHIC ANALYSIS ANS STATISTIC TABLES

### Table 1 – Spain, 1960-2051: Population distribution in percentages

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<tr>
<th>Year</th>
<th>Total population older than...</th>
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Source: INE (National Institute of Statistics).

### Table 2 – Alicante, 2014-29: Estimate of the percentual distribution of population

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Source: INE (National Institute of Statistics).

### Table 3 – Spain, 1960-2051: Population percentages from 55-74

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Source: INE (National Institute of Statistics).

### Table 4 – Alicante, 2014-2029. Estimate population percentages from 55-74 years

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Source: INE (National Institute of Statistics).
### Yearly Average Population Ages, 1975-2025

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**Source:** INE (National Institute of Statistics). Basic Demographic Indexes, Growth Indexes and Population Projections

### Life Expectancy Development, 1991-2028

<table>
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**Source:** INE (National Institute of Statistics). Basic Demographic Indexes, Birthrates and Fertility Indexes and Population Projections

Looking Forward to a Dynamic Third Age

Spanish Mapping Report

34
<table>
<thead>
<tr>
<th>Years</th>
<th>Spain</th>
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Table 8 – Birthrates evolution, deceases and Net population growth, 1975-2028

![Figure 1 – Ageing index development in Spain last 4 decades (Source INE)](image)

<table>
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<tr>
<th>Years</th>
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<th>TOTAL</th>
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Table 9 – Population total projection, 2015-2029 (in thousands)
Figure 2 – Spanish Population 2010, 2020, 2049. Overlapping pyramids

<table>
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Source: INE (National Institute of Statistics). Evolution of household and own source

Table 10 – Expected evolution of household structures, 2002-2029 years
### Table 11 – Educative level average referred to secondary and tertiary education of the population over 16

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#### MALES

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#### FEMALES

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Source: INE. Employment activity survey. Data from the 4th term of the year.

### Table 12 – Alicante, 2014-2029. Estimate population percentages from 55-74 years
### Table 13 – Employed population percentages over total population in 2011

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<th>Age</th>
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<td>2.7</td>
<td>2.1</td>
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Source: INE (National Institute of Statistics). Population census from 2011 and own sources

### Figures

**Figure 3** – Employed population by age and sex. Absolute values percentages by sex

**Figure 4** – Retirees by sex and age
ANNEX 2 – BASIC LEGISLATION ON RETIREMENT IN SPAIN

- R.D.Legislativo 1/1994, de 20 de junio, por el que se aprueba el Texto Refundido de la Ley General de la Seguridad Social. (BOE 29/6)
- R.D. 1131/2002, de 31 de octubre, por el que se regula la Seguridad Social de los trabajadores contratados a tiempo parcial, así como la jubilación parcial (BOE 27/11)
- R.D. 1131/2002, de 31 de octubre, de desarrollo de determinados preceptos de la Ley 35/2002, de 12 de julio, de medidas para el establecimiento de un sistema de jubilación gradual y flexible. (BOE 27/11)
- Ley 27/2011, de 1 de agosto, sobre actualización, adecuación y modernización del Sistema de la Seguridad Social (BOE 2/8)
- R.D. 1698/2011, de 18 de noviembre, por el que se regula el régimen jurídico y el procedimiento general para establecer coeficientes reductores y anticipar la edad de jubilación en el sistema de la Seguridad Social. (BOE 23/11)
- R.D. 1716/2012, de 28 de diciembre, de desarrollo de las disposiciones establecidas, en materia de prestaciones, por la ley 27/2011. (BOE 31/12)
- R.Decreto-Ley 5/2013, de 15 de marzo, de medidas para favorecer la continuidad de la vida laboral de los trabajadores de mayor edad y promover el envejecimiento activo (BOE 16/3)
- Ley 23/2013, de 23 de diciembre reguladora del Factor de Sostenibilidad y del Índice de Revalorización del Sistema de Pensiones de la Seguridad Social (BOE 26/12)
- Ley 1/2014, de 28 de febrero, para la protección de los trabajadores a tiempo parcial y otras medidas urgentes en el orden económico y social. (BOE 1/3)
ANNEX 3 – FOCUS GROUP WITH LOCAL STAKEHOLDERS. UNIVERSITY OF ALICANTE

November 11th 2014 – University of Alicante

The group is made up of 16 people, 8 men and 8 women. They constitute a representative group –which is in keeping with the guidelines given by the Mapping coordinator. These are retired people who develop an intense activity (training for life, voluntary service, research and household/family tasks) and who are both members of the University of Alicante and individuals outside that educational context, as well as a significant number of still active adults, some of them near the age of retirement and other younger ones who are linked to training, to human resources management, and to the defence of social sectors and workers’ right (trade union representatives).

Our intention was to shape a heterogeneous, multidisciplinary group characterised by gender equality, the members of which are familiar with the reality of seniors in our country as well as with what the transition into retirement has meant or may eventually mean. They all have the capacity to reach a wide variety of social sectors and professional groups, which is of paramount importance when it comes to transmitting any outcomes and progress achieved in the BALL project and, above all, to contacting possible future users and/or addressees of the training and products resulting from the BALL Project.

Their ages are comprised between 35 and 77 years. They are all are residents in Alicante.

The debate session which was video-recorded with the attendants’ permission, lasted two and a half hours.

PARTICIPANTS

<table>
<thead>
<tr>
<th>Names</th>
<th>Institution-Group</th>
<th>Sex</th>
</tr>
</thead>
<tbody>
<tr>
<td>Luis Carbonell Llopis</td>
<td>Retiree – UPUA student and volunteer– Former Bank Manager</td>
<td>Male</td>
</tr>
<tr>
<td>Carmen Esteve</td>
<td>Retiree – UPUA student and volunteer– Former Executive Secretary</td>
<td>Female</td>
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<tr>
<td>José Luis Casal Devesa</td>
<td>Retiree – UPUA student and volunteer– Former Polytechnic High School Teacher and</td>
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<tr>
<td></td>
<td>Former Director of the International Maritime Organization in London</td>
<td></td>
</tr>
<tr>
<td>Pilar Pedroira</td>
<td>Retiree – UPUA student and volunteer– Former Secondary Education Teacher</td>
<td>Female</td>
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<tr>
<td>Felipe Castejón</td>
<td>Retiree – UPUA student and volunteer– Former Telefonica Technician</td>
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<tr>
<td>Pilar García Pardo</td>
<td>Retiree – UPUA student and volunteer– Former Social Worker (Service Department -</td>
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<td></td>
<td>Valencian Autonomous Government)</td>
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</tr>
<tr>
<td>Ángel Espinar Añonuevo</td>
<td>Secretary General of the trade union Comisiones Obreras (CC.OO.), Pensioners and</td>
<td>Male</td>
</tr>
<tr>
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<td>Retirees Federation of L’Alacantí-Les Marines (Alicante)</td>
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<tr>
<td>Mª Luisa Mataix Scasso</td>
<td>Retiree – President of the AAUP [Spanish initials for ‘Association of UP Students</td>
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<tr>
<td></td>
<td>and Alumni’) and volunteer– Former Legal Department Secretary</td>
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<tr>
<td>José Emilio Martínez</td>
<td>Research Staff member and Representative of the trade union Unión General de</td>
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<td>Trabajadores (U.G.T.) at the UA</td>
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<td>Pilar González Parrón</td>
<td>Manager of the Training Area for the UA Administration and Service Staff</td>
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<td>José Manuel Mora</td>
<td>Administration Staff member and representative of the trade union CC.OO. at the UA</td>
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<tr>
<td>Esther Villegas Castrillo</td>
<td>Academic Secretary of the UA Social Work and Social Services Department</td>
<td>Female</td>
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<td>Member of the UA teaching and Research Staff and also of the Alicante Social</td>
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<td>Víctor Sorrión Cano</td>
<td>Administrative Worker at the UPUA (Permanent University of the University of Alicante)</td>
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<tr>
<td>Nuria Ruiz Armero</td>
<td>Research Technician at the Permanent University</td>
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<tr>
<td>Antonio López Blanes</td>
<td>Research Technician at the Permanent University</td>
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CHAIRPERSON: Concepción Bru Ronda. Permanent University Director. Lecturer in the Regional Geographical Analysis area of knowledge. Researcher and member of the University of Alicante’s Tourism Research Institute. President of AEPUM (Spanish Association of Older Adult Programmes).

INTRODUCTION

We started expressing our thankfulness to everyone present for their willingness to take part in the FOCUS GROUP; we carried out a general presentation of the project and invited everyone to introduce themselves so that a welcoming atmosphere could be created in order to favour focal debate.

The debate began with the provision of information about the aims sought with the BALL project, about the Mapping work package to which this focus group belongs, and about the background provided by some socio-demographic outcomes relative to the population ageing process and to retirement conditions for Spain as well as to EU recommendations.

On these questions set began a debate. The contributions of all are listed in point Focus Group With Local Stakeholders, in the Mapping document.

1. What activities do you think are being performed at the moment that will facilitate people’s entry into the third age? And more precisely to retired and pre-retired people so that they do not have to focus exclusively on topics related to finance and health?
2. What actors or managers are –or should be– involved in this task? How do they approach this task?
3. Are companies or institutions preparing employees for retirement and for their entry into the third age?
4. Are trade unions and citizens’ associations preparing their members for it?
5. Do both public and private educational and training centres offer this type of training or course to prepare people for retirement or the entry into the third age?
6. In your opinion, is it necessary to receive preparation before the arrival of old age and retirement? Is this option available to you? Have you used it yourself or do you know people who use it?
7. How long before retirement should this preparation be ready and available to citizens?
8. If they exist, and if they have been experienced, have the methods used in these activities and their success ever been subject to evaluation? Have their outcomes been assessed?
9. Can any trends be identified in this field of preparation for ageing?
10. Can we try to identify or suggest actions for the future development of this preparation towards retirement?
ANNEX 4 – FUNDAMENTAL BIBLIOGRAPHY AND REFERENCES